3.   A method of transferring a set of data over a network, the method comprising:

monitoring the level of actual network bandwidth utilization;

identifying a maximum monitored level of actual utilization;

calculating a block size <u>for a portion of the set of data</u> to transfer as a function of the maximum monitored level of utilization, wherein said block size is adjusted according to said maximum level of actual utilization, the method comprising: bounding said block size between a maximum threshold value and a minimum threshold value; and

receiving said block size portion of the set of data over the network at one or more intervals.

7.   A method of transferring a set of data over a network, the method comprising:

monitoring the level of actual network bandwidth utilization;

identifying a maximum monitored level of actual utilization;

calculating a block size <u>for a portion of the set of data</u> to transfer as a function of the maximum monitored level of utilization;

receiving said block size portion of the set of data over the network at one or more intervals;

increasing the size of the intervals when said block size is below a minimum threshold; and

decreasing the size of the intervals when said block size exceeds a maximum threshold.

23.   A method ~~of refining network utilization determination and download data~~ for computing block sizes in the transfer of a set of data over a network comprising:

obtaining a network utilization rate at a plurality of intervals;

computing an average of said network utilization rates, wherein said computed average is weighted by allocating a higher ratio to the more recently obtained network utilization rate; and

computing a block size for a portion of the set of data to transfer during said intervals as a function of said average.

24.   A method ~~of refining network utilization determination and download data~~ for computing block sizes in the transfer of a set of data over a network comprising:

obtaining a network utilization rate at a plurality of intervals;

computing an average of said network utilization rates; and

computing a block size for a portion of the set of data to transfer during said intervals as a function of said average, wherein said block size is directly proportional to the product of said average, the size of said interval and network availability.

25.   A method ~~of refining network utilization determination and download data~~ for computing block sizes in the transfer of a set of data over a network comprising:

obtaining a network utilization rate at a plurality of intervals;

computing an average of said network utilization rates; and

computing a block size for a portion of the set of the data to transfer during said intervals as a function of said average, wherein said intervals have a size that is adjusted based on said computed block size.